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October 10, 2007

ATTORNEYS AT LAW
WASHINGTON HARBOUR
3000 K STREET, N.W., SUITE 500
WASHINGTON, D.C. 20007-5143
202.672.5300 TEL
202.672.5399 FAX
www.foley.com

WRITER'S DIRECT LINE
202.295.4081
cmitchell@foley.com EMAIL

CLIENT/MATTER NUMBER
999100-0101

VIA HAND DELIVERY

Ms. Leah S. Palmer
Senior Campaign Finance Analyst
Reports Analysis Division
Federal Election Commission
999 E Street, NW
Washington, DC 20463

Re: Response to RFAI - September 25, 2007 – ID # C00410365

Dear Ms. Palmer:

The undersigned serves as counsel to Tom Kean for Senate ("the Committee") which is in receipt of the Request for Additional Information ("RFAI") from your office dated September 25, 2007 regarding the July 20007 Quarterly Report. Mr. Ron Gravino, Treasurer of the Committee, has forwarded the RFAI to me for response.

You have inquired regarding loan payments to the candidate that "appear to constitute personal use of campaign funds by the candidate." Please be advised that *none* of the payments made to Tom Kean ("the Candidate") after the November 7, 2006 were for personal use but were, instead, paid to him as partial repayment of the personal loans made by the Candidate to the Committee, in accordance with the provisions of the Federal Election Campaign Act of 1971, as amended ("the Act").

2 U.S.C. §441a(j) provides:

"(j) Limitation on repayment of personal loans

Any candidate who incurs personal loans made after the effective date of the Bipartisan Campaign Reform Act of 2002 in connection with the candidate's campaign for election shall not repay (directly or indirectly), to the extent such loans exceed \$250,000, such loans from any contributions made to such candidate or any authorized committee of such candidate after the date of such election." (emphasis added)